

# Insurance for NUS Students and Athletes

## General information

### Singaporeans and Permanent Residents

All Singaporean (citizens and permanent residents) undergraduates subscribed to the Local Comprehensive Medical Scheme. This scheme consists of 2 parts:

#### 1) University Health Scheme

- Students will be reimbursed for outpatient treatment for up to B2 rate from government hospitals, excluding pre-existing illness.
- B2/C hospitalization for 21 days per academic year. Student has to bear 1/3 of the ward charges.

#### 2) Personal Accident Insurance Coverage

- Students enjoy 24 hour world wide coverage.
- Death and Total Permanent Disability - S\$15,000 each
- Medical expenses and rehabilitation related to accidents for up to S\$4000.

### International Students

All full time international undergraduate students subscribed to the International Comprehensive Medical Scheme. This scheme consists of 3 parts:

#### 1) University Health Scheme

International students will be reimbursed for outpatient treatment in full for up to \$350 per academic year, excluding pre-existing illness. Subsequent outpatient reimbursement for up to B2 rate.

#### 2) Personal Accident Insurance Coverage

- Students enjoy 24 hour coverage world wide
- Death and Total Permanent Disability: S\$15,000
- For medical expenses and rehabilitation related to accidents for up to S\$4000.

#### 3) Hospital and Surgical Insurance Scheme

- Admission into any Singapore Government Hospital in B1 Class Ward.
- Hospitalization and Day Surgery due to illness and accident.
- Hospitalization due to Severe Acute Respiratory Syndrome (SARS)

Injured? Here's what you should do.

- 1) Assess injury - emergency or non-emergency
- 2) If emergency, proceed to nearest hospital for treatment or dial for the ambulance (telephone 995). The nearest hospital on campus is the National University Hospital.
- 3) If non-emergency, during office hours 8:30am - 5:30pm Mon-Thu, 8:30am - 5:00pm Fri, proceed to University Health Wellness and Counseling Centre (UHWC) for treatment.

### Claim Procedure

- 1) Settle full payment of medical bills and obtain official receipts
- 2) Notify UHWC immediately of the injury sustained

The following documents are necessary to process a claim

- Claim form (available from UHWC)
- Original medical certificates
- Original medical bills and receipts
- Doctor's statement

Detailed information on insurance is available at the following website:

<http://www.nus.edu.sg/uahwc/clinic.htm>

For further enquiries, please contact Ms Doris Wong 65162880 or Ms Leong Yuen Yee 65162390

### Important Things to note when engaging in Sporting activity

- 1) Have sufficient sleep the night before vigorous activity
- 2) Ensure body is well hydrated before, during and after activity
- 3) Do appropriate warm up exercises before activity
- 4) It is advisable to exercise with at least one other person
- 5) Stop activity at the first signs of pain or injury
- 6) For contact and competitive games, ensure that a first aid kit is available
- 7) Keep at least a photocopy of your personal identification with you at all times
- 8) Keep contact numbers of your next of kin with you at all times